

Flood Lines

New Hampshire's NFIP Newsletter

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What's New?

Spring Showers Bring More Flooding

In mid-April, a Nor'easter came through New Hampshire and left behind another round of flooding for many of the state's communities. For many of these communities it was the second time within a year that they were affected by flooding that met or exceeded the 100-year flood. This left many residents wondering how a 100-year flood could happen so soon. Wasn't it not supposed to happen for another 100-years?

Unfortunately that is not true. The term "100-year flood" is often incorrectly defined as a flood event that occurs once every 100 years. The correct definition has to do with probability. The 100-year flood, also known as the 1 percent chance flood or base flood, is the flood that has a 1 percent (or 1 in 100) chance of occurring in any given year.

On April 27, President Bush declared five counties (Grafton, Hillsborough, Merrimack, Rockingham, and Strafford) eligible for Individual Assistance with Belknap County being added on May 10. Residents in these counties were then eligible to apply to FEMA for assistance such as temporary housing, repairs to homes, and other housing needs to assist with necessary expenses and serious needs caused by the disaster.

By May 10, all counties in the state were eligible for Public Assistance. All communities in the state were eligible to apply through FEMA for assistance to repair, replace, or restore disaster-damaged, publicly-owned facilities (e.g. roads, culverts, dams).

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What's New?

Floodplain Management at Town Meeting

Floodplain management was on the minds and ballots of several communities throughout the state at annual Town Meeting this year. From adopting their first floodplain ordinance to tightening up an existing floodplain ordinance, residents in several communities showed their support.

Three towns successfully adopted their first floodplain ordinance. Congratulations to the towns of Alexandria, Gilmanton, and Newton! The adoption of a floodplain ordinance is just one of the requirements that these communities are meeting in order to join the National Flood Insurance Program (NFIP).

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Mapping Update

Map Modernization Update

The following is an update on FEMA's Map Modernization Program activities in New Hampshire.

Grafton County

The 90-day appeal period regarding new base flood elevations concluded in December 2006. A Letter of Final Determination, which finalizes the new base flood elevations, was scheduled to be released by FEMA in January. However, the issuance of this letter was delayed in order for FEMA to address some mapping issues in the county. The delay of this letter causes a postponement in the release of the final maps, formerly scheduled for June. OEP will contact Grafton County communities as soon as it is known when the maps will become effective.

Hillsborough County

In January 2007, FEMA sent letters to 10 communities informing them of new base flood elevations and information about the appeal process. A 90-day appeal period followed and concluded at the end of April 2007. A Letter of Final Determination, which finalizes the new base flood elevations, was scheduled to be released by FEMA in May. However, the issuance of this letter is expected to be delayed in order for FEMA to address some mapping issues in the county. The delay of this letter also means a postponement in the release of the final maps, originally scheduled for November. OEP will contact Hillsborough County communities as soon as it is known when the maps will become effective.

Merrimack County

The release of the preliminary maps is currently scheduled to occur this fall. Merrimack County communities will be contacted by FEMA and OEP at that time about the new maps and the map adoption process.

New Study and Mapping for Alstead, Walpole, and Langdon

The U.S. Geological Survey just recently completed the *Flood Study of Warren Brook in Alstead and Cold River in Alstead, Langdon, and Walpole, New Hampshire, 2005*. This study details the results of the modeling and analyses that were completed along Warren Brook and the Cold River in the aftermath of the flooding disaster that occurred in October 2005.

Because both Alstead and Walpole are participating communities of the NFIP, they must enforce their adopted floodplain regulations. The study provides the flood elevations and profiles for the Warren Brook and the Cold River, which will assist the communities with any rebuilding that may take place along these waterways.

The U.S. Geological Survey, under a contract with FEMA, is currently working on creating the flood mapping to accompany the recently completed study. The mapping is scheduled to be completed this spring. FEMA will then review these maps and make a determination as to when the new mapping data will be incorporated into the existing floodplain maps.

Number & Percent of NH Communities Based on the Date of their Current Floodplain Map

Date of Current Floodplain Map	Number & (Percent) of Communities
No Map/ No Floodplains	10 (4%)
1970s	38 (16%)
1980s	56 (24%)
1990s	27 (12%)
2000s	104 (44%)

To view a copy of the USGS Warren Brook and Cold River Study, please visit:

<http://pubs.usgs.gov/of/2006/1313/>

Flood Insurance Update

Official NFIP Definition of a Flood

If you have or are contemplating getting an NFIP flood insurance policy, it is important to understand that this insurance covers direct physical loss caused by a "flood." It is equally important to understand how a "flood" is defined.

The official NFIP definition of a "flood" is:

"A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from:

- Overflow of inland or tidal waters;
- Unusual and rapid accumulation or runoff of surface waters from any source;
- Mudflow*; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above."

*Mudflow is defined as "A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water..."

If you have any further questions regarding the definition of a flood or what is covered under a flood insurance policy, please contact your insurance company.

May 2007 NFIP Rate Changes

NFIP premiums will increase an average of 6.0 percent for policies written or renewed on or after May 1, 2007. Although rates for subsidized policies will increase 7.0 percent, premiums for actuarially rated policies will rise only 5.4 percent as a result of leaving the rates for Preferred Risk Policies unchanged while increasing the premiums for Standard X-Zone policies and actuarially rated Special Flood Hazard Area (SFHA) policies an average of 7.4 percent.

The annual limitation on premium increases is 10 percent. Premium increases vary by flood-risk zone as described below.

A Zones (non-velocity zones, which are primarily riverine zones)

There will be large increases this year.

- **Pre-FIRM AE Zones:** Premiums will increase about 7 percent.
- **Post-FIRM AE Zones:** Premiums will increase about 6 percent.
- **Unnumbered A Zones** (remote A Zones where elevations have not been determined): Premiums will increase about 8 percent. These increases are designed to keep rates in line with Post-FIRM AE Zones.
- **AO, AH, AOB, and AHB Zones** (shallow flooding zones): Premiums will be increased between 9 and 10 percent.

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Number of Flood Insurance Policies in NH by County (5/23/07)

Belknap	259
Carroll	466
Cheshire	530
Coos	178
Grafton	808
Hillsborough	1,015
Merrimack	448
Rockingham	3,483
Strafford	312
Sullivan	141
State Total	7,640

What is Pre-FIRM and Post-FIRM?

Pre-FIRM: Structures that were built prior to a community's first Flood Insurance Rate Map (FIRM) and usually before a community enacts its floodplain regulations.

Post-FIRM: Structures that were built after a community's first FIRM and usually after a community enacts its floodplain regulations.

Flood Hazard Mitigation Update

Flood Mitigation Assistance (FMA) Program

Four communities submitted letters of intent to OEP during the FMA Project grant application period, which ended in January 2007. Unfortunately, none of the projects submitted met the eligibility requirements.

FMA's Planning and Technical Assistance grant money will be used this year for two projects. The first project will be a continuation of a project started last year by UNH's GRANIT. A repetitive loss database was created using GPS (Global Positioning System) to identify those structures that were damaged during the October 2005 floods. This year's project involves incorporating those structures damaged during the May 2006 floods.

The second project will involve the completion of a hazard mitigation plan for the Town of Conway. Sandrine Thibault of OEP will meet and work with town officials throughout the summer. The first meeting was held on May 15 and the completion of the plan is scheduled for this fall. Because Conway already is a participating community of the NFIP, once FEMA approves Conway's plan, it will become eligible for FEMA mitigation grants such as FMA.

OEP will send a request for letters of intent for the FY 2008 FMA Project grant to communities in late summer/early fall. Officials, especially those in the communities that were affected by the April 2007 floods, should start thinking now about potential projects.

To learn more about FMA and eligible mitigation activities, please visit:
<http://www.nh.gov/oep/programs/floodplainmanagement/fma.htm> or
contact Sandrine Thibault at OEP at 271-2155 or [san-drine.thibault@nh.gov](mailto:sandrine.thibault@nh.gov).

Flood Insurance Update

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- **AR Zones:** Premiums will increase about 10 percent.
- **A99 Zones** (approved flood mitigation projects, e.g., levees still in the course of construction): Premiums will increase about 10 percent.

V Zones (coastal high-velocity zones)

Larger rate increases are being implemented again this year (1) to more appropriately reflect the volatility in flooding and (2) in response to the Heinz Center's Erosion Zone Study, which clearly indicates that current rates significantly underestimate the increasing hazard from steadily eroding coastlines.

- **Post-FIRM V Zones:** Premiums will increase 10 percent.

- **Pre-FIRM V Zones:** Premiums will increase about 9.5 percent.

X Zones (zones outside the Special Flood Hazard Area)

Some increases are being implemented.

- **Standard Risk Policy:** Premiums will increase about 10 percent.
- **Preferred Risk Policy:** No changes.

To learn more about the NFIP premium changes, please go to <http://www.fema.gov/business/nfip/manual200705.shtm>.

Source: FEMA's NFIP Watermark (2007, No. 2) <http://www.fema.gov/business/nfip/wm.shtm>



NFIP Feature Topic: Increased Cost of Compliance Coverage

Did you know that additional money may be available through a property owner's flood insurance policy to help pay for mitigation activities if certain criteria are met?

It's true. This additional money is available through the Increased Cost of Compliance (ICC) coverage of a property owner's Standard Flood Insurance Policy (Part III, Section D of a policy).

Eligibility Criteria

In order for a property owner to be eligible for ICC, certain criteria must be met. All of the following must be true.

- The building is covered by a Standard Flood Insurance Policy;
- The building is located within a special flood hazard area (SFHA);
- The building sustains a loss caused by a flood; and
- The community has determined and documented that the building was substantially damaged by a flood and must now be brought into compliance with the community's floodplain ordinance.

Maximum Limit of Coverage

If the criteria above is met then a property owner is eligible to receive up to \$30,000 to help bring a damaged building into compliance through certain mitigation measures. However, the total amount of a property owner's building claim and ICC claim cannot exceed the maximum limit for Building Property coverage (\$250,00 for a single-family home).

Mitigation Measures

The following mitigation measures are eligible to be paid by ICC if they are needed to bring a qualified building into compliance.

- **Elevation:** Elevation is a common technique for protecting an existing building in the SFHA. Various techniques are used to raise the existing building to or above the base flood elevation.
- **Relocation:** Relocation is a mitigation measure that can offer the greatest protection from future flooding. It involves moving an entire building to another location on the same lot or to another lot, usually outside the floodplain.
- **Floodproofing (for non-residential buildings only):** Floodproofing is a combination of adjustments and/or additions of features to non-residential buildings that eliminate or reduce the potential for flood damage by keeping floodwaters out of the building.
- **Demolition:** There will be situations in which a building is so severely damaged that it cannot be elevated, floodproofed, or relocated. For these buildings, demolition may be the only economic alternative.

Regardless of the mitigation solution, an ICC claim will only be paid if the building meets the minimum NFIP requirements after reconstruction.

For more information about ICC, please visit: <http://www.fema.gov/business/nfip/icc.shtm> and/or contact your insurance company

Suggest a Future Topic

Is there an NFIP-related topic you would like to read more about? Please let us know by emailing jennifer.gilbert@nh.gov

Upcoming Events and Training

ASFPM 31st Annual Conference

The Association of State Floodplain Managers (ASFPM) will be holding their 31st annual conference from June 3-8, 2007 in Norfolk, Virginia.

This conference is for federal, state, and local floodplain management officials, consultants, and other interested parties. The conference covers a wide variety of topics pertaining to floodplain management. For more information about this conference, please visit: <http://www.floods.org>.

NFIP Courses at FEMA's EMI

Did you know that FEMA offers NFIP-related courses at the Emergency Management Institute (EMI) in Emmitsburg,

Maryland? If you are a state or local official, FEMA may reimburse your travel expenses. Lodging is available at EMI at no cost. All you would be responsible for is your meal ticket, which is about \$100 per week.

For more information about applying and upcoming courses, please visit <http://training.fema.gov>. All applications must be submitted and approved by the state's training officer, Roy Nieder. Applications should be sent to Mr. Nieder's attention at Department of Safety - Division of Fire Standards & Training & Emergency Medical Services, Richard M. Flynn Fire Academy, 33 Hazen Drive, Concord, NH 03305. He can be reached at (603) 271-2231.

Upcoming EMI Classes:

Community Rating System (E278)

August 13-16, or
September 24-27, 2007

Managing Floodplain Development Through the NFIP (E273)

August 27-30, 2007

Spring Showers Bring More Flooding *continued from page 1*

Those interested in applying for disaster assistance must apply through FEMA either by phone at 1-800-621-3362 or on-line at www.fema.gov. **The deadline to apply is June 26, 2007.**

The following is a FEMA summary of ongoing recovery efforts, as of close of business on May 15:

- **1,470** individuals have applied for assistance in the six New Hampshire counties designated for individual assistance.
- **\$2,168,704** in Housing Assistance has been approved for 803 applicants, to cover rental assistance, temporary lodging, and repairs to make the home safe and sanitary.
- **\$146,002** in Other Needs Assistance has been approved for 113 applicants, to cover personal property loss, medical or dental costs and other serious disaster-related expenses, not covered by insurance.
- **\$1,237,700** in loans have been approved by the U.S. Small Business Administration (SBA) for homeowners and businesses. To date, **1,221** home loan and **154** business loan applications have been issued.
- **568** people have visited one of the Disaster Recovery Centers (DRCs) that opened in the disaster-affected areas to help meet the needs of disaster victims.



Legislative Alert

HB 648, establishing a commission to develop a flood control management plan for the state, has passed both the House and Senate. If you want to find out more about this bill, search for HB 648 at: <http://www.gencourt.state.nh.us/ie/billstatus/quickbill.html>



Community Spotlight — Town of Swanze

The Town of Swanze is located in Cheshire County in the southwestern portion of New Hampshire. Swanze's 2005 population was estimated at 7,229. A large amount of the floodplain area in Swanze is associated with the Ashuelot River. Other waterbodies include Swanze Lake, Wilson Pond, and several brooks.

Swanze has been a participating community of the NFIP since 1981. Currently, there are 11 flood insurance policies in place. There have been no paid losses in Swanze.

We are highlighting Swanze because the town has adopted regulations in their floodplain ordinance that go beyond the minimum requirements of the NFIP.

As stated in Section IX—Flood Plain District Regulations of the town's Zoning Ordinance, all development in the Flood Plain District is prohibited except by Special Exception from the Swanze Board of Adjustment.

A Special Exception is only granted for the following conditions:

- The proposed development is otherwise permitted in the underlying District;
- The applicant demonstrates that such development shall not result in any increase in flood levels during the occurrence of the 100-year flood;
- The placement of Mobile Home Parks is hereby prohibited in the Flood Plain District and no special exception shall be granted for the placement of such Park in the Flood Plain District;
- The ZBA, upon approval of the Special Exception, shall notify the applicant in writing that a permit must also be obtained from the Building Inspector and the regulations contained in the Section IX shall apply to the granting of such permit.

Adopting and enforcing regulations that restrict development in the floodplain is one of the best ways a community can protect the safety of its residents and reduce the damage incurred to structures during a 100-year flood event. Good job Swanze!

To Spotlight Your Community

If you would like to spotlight your community for a regulation or a project that goes above and beyond the minimum requirements of the NFIP, please send your information to the mailing address listed under *NFIP Contact Information* on page 8 or email jennifer.gilbert@nh.gov

Town Meeting

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As part of FEMA's Map Modernization Program, 26 communities in Hillsborough County and 29 communities in Grafton County passed amendments to their floodplain ordinances. These amendments were needed to get the communities' floodplain ordinances ready to adopt the new floodplain maps.

As a follow-up to our last issue's Community Spotlight article on Salem, residents voted in favor of prohibiting new buildings in the floodplain. However, the article to increase the town's existing compensatory floodplain storage requirement to equal twice the amount of encroachment did not receive the 2/3 vote it required.

Subscription Information

Flood Lines is available on OEP's web site. If you would like to be notified by email when the next quarterly issue is available or if you would like to unsubscribe, please go to:
www.nh.gov/oep/programs/floodplainmanagement/newsletter.htm

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To learn about :

- Finding an agent near you
- Purchasing flood insurance
- Policies and coverage available
- Estimating your premium
- Filing a claim

Please visit FEMA's
www.floodsmart.gov
or call
1-888-379-9531.



FLOODSMART.GOV

An official site of the National Flood Insurance Program

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Top Ten Facts: Every Consumer Needs to Know about the NFIP

- 1. Everyone lives in a flood zone.** You don't need to live near water to be flooded. Floods are caused by storms, melting snow, hurricanes, and water backup due to inadequate or overloaded drainage systems, dam or levee failure, etc.
- 2. Flood damage is not covered by homeowners' policies.** You can protect your home, business, and belongings with flood insurance from the NFIP. You can insure your home with flood insurance for up to \$250,000 for the building and \$100,000 for its contents.
- 3. You can buy flood insurance no matter what your flood risk is.** It doesn't matter whether your flood risk is high or low. You can buy NFIP flood insurance as long as your community participates in the NFIP. And, it's a good idea to buy even in low-risk areas: between 20 and 25 percent of all flood insurance claims come from low-risk areas.
- 4. The low-cost Preferred Risk Policy is ideal for homes and businesses in low- to moderate-risk areas.** Homeowners can insure building and contents for as little as \$112 per year. Business owners can insure building and contents for as little as \$500 per year. Residential renters can insure contents for as little as \$39 per year.
- 5. Flood insurance is affordable.** The average flood insurance policy costs a little more than \$400 for about \$100,000 of coverage. In comparison, a \$50,000 disaster home loan can cost you about \$240 a month at 4 percent interest over 20 years.
- 6. Flood insurance is easy to get.** You can buy NFIP flood insurance from private insurance companies and agents; call yours today! You may be able to purchase flood insurance with a credit card.
- 7. Contents coverage is separate, so renters can insure their belongings too.** Up to \$100,000 contents coverage is available for homeowners and renters. Whether you rent or own your home or business, make sure to ask your insurance agent about contents coverage. It is not automatically included with the building coverage (except under the Preferred Risk Policy).
- 8. Up to a total of \$1 million of flood insurance coverage is available for non-residential buildings and contents.** Up to \$500,000 of coverage is available for non-residential buildings. Up to \$500,000 is available for the contents of non-residential buildings.
- 9. There is usually a 30-day waiting period before the coverage goes into effect.** Plan ahead so you're not caught without flood insurance when a flood threatens your home or business.
- 10. Federal disaster assistance is not the answer.** Federal disaster assistance is only available if the President declares a disaster. Flood insurance pays even if a disaster is not declared. It's just good sense.

Source: FEMA's *Top Ten Facts for Consumers (F-301) (2/05)*